



Dated: May 01, 2015
The following is ORDERED:

Jennie D. Latta

Jennie D. Latta
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re:
ALBERT COLLINS & ELAINE M COLLINS

Chapter 13

Debtor(s)
SSN XXX-XX-7092 SSN XXX-XX-1871

Case No. 15-21334-L

Order Confirming Plan

It appearing to the Court that the debtor(s) has filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of Bankruptcy Code; and that the plan should be confirmed;

IT IS THEREFORE, ORDERED BY THE COURT:

1. That the debtor(s)' plan, which is attached hereto, is confirmed;
2. That the debtor pay into the plan as follows:

Debtor One Direct	ALBERT COLLINS	\$1,380.00 MONTHLY
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If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment. Furthermore, the debtor(s)' future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee shall be paid to creditors unless otherwise ordered by the court.

3. All property shall remain property of the Chapter 13 estate under §§541(a) and 1306(a) and shall revert in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the

estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.

4. An attorney fee is allowed in the amount of \$3,000.00. The attorney has received \$20.00 to be retained.

5. The percentage to be received by unsecured creditors is to be determined by the Trustee after the expiration of the 90 day bar date for the filing of claims; separate order to be entered thereon.

6. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.

7. The balances of any student loans shall survive discharge if the plan indicates same.

CC: Sylvia Ford Brown

SZ

JIMMY MCELROY ATTY
3780 S MENDENHALL #202
MEMPHIS, TN 38115

/s/ Sylvia Ford Brown

Chapter 13 Trustee

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S) ALBERT COLLINS SSN XXX-XX-7092
:ELAINE M COLLINS SSN XXX-XX-1871
BK NUMBER 15-21334-L
:5144 TEAL AVENUE
MEMPHIS, TN 38118

PLAN PAYMENT : (DEBTOR 1) \$1,380.00 MONTHLY - Direct Pay

METHOD OF PYMT DIRECT PAY - First payment due by March 12, 2015.

EMPLOYER(S) : ALBERT COLLINS
5144 TEAL AVENUE
MEMPHIS, TN 38118

ADMINISTRATIVE Pay filing fee, Trustee fee, and debtor's attorney fee

MONTHLY
PLAN PYMT

AUTO INSURANCE:

AUTO INSURANCE NOT INCLUDED

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly

OCWEN LOAN SERVICING LLC	ongoing pmt. begin	05/01/2015	\$891.00
Approx. arrearage	\$4,455.00 Interest	0.00%	\$75.00

SECURED CREDITORS:	VALUE	INT RATE	MONTHLY
[retain lien 11 U.S.C.			PLAN PYMT
ALLY FINANCIAL	\$12,232.46	5.25%	\$248.00

UNSECURED CREDITORS: The percentage to be received by unsecured creditors is to be determined by the Trustee upon the expiration of the 90 day bar date for the filing of claims; separate order to be entered.

AMERI MARK PREMIER	\$69.00
CAPITAL ONE SERVICES	\$2,170.00
CENTRAL FINANCIAL CONTROL	\$1,440.00
CONSOLIDATED RECOVERY SYSTEMS	\$118.23
ER SOLUTIONS INC	\$588.00
GINNYS	\$145.00
GETWELL FAMILY MEDICINE	\$120.00
FOX COLLECTION CENTER	\$69.74
MIDLAND CREDIT MANAGEMENT INC	\$1,417.00
JESSIE MCGEE MD	\$136.15
METHODIST HEALTHCARE	\$138.23
EOS CCA	\$664.00
DRLEONARDS	\$85.00
ENHANCED RECOVERY COMPANY	\$253.00
CONSOLIDATED RECOVERY SYSTEMS	\$162.52
[Add]	
REGIONAL MEDICAL CENTER AT MEMI	\$330.39
UT MEDICAL GROUP	\$57.93
OPTUM RX	\$91.04

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.